## The Affordable Care Act



# Helping Washington families with low incomes get health care coverage

#### What is the Affordable Care Act?

The Affordable Care Act is a federal law designed to increase Washington residents' access to health care benefits. ACA will offer free or lower-cost insurance, guarantee choices in coverage when health insurance is purchased through the new Health Benefit Exchange, expand health care coverage – including Medicaid – to more people and provide coverage to people with pre-existing medical conditions.

### Who might qualify for health care coverage under ACA?

Families, children, pregnant women, adults between the ages of 19 and 65 and people not entitled to Medicare could receive free or reduced-cost coverage. They must be U.S. citizens or meet the five-year legal resident requirement.

## How will ACA affect current DSHS clients receiving Medicaid?

People currently receiving Medicaid will receive a letter 60 days before their next eligibility review informing them of what they need to do to maintain their health benefits.

DSHS clients who are aged, blind or disabled; in need of long-term care; receiving Supplemental Security Income; refugees; and children in foster care will have access to the medical care currently available to them. These programs are known as "Classic Medicaid."

Medicaid recipients can choose to continue in their current managed care plan, with the same doctor and pharmacy or change their plan.

Between now and their next eligibility review, clients are reminded to report any changes in personal information, such as an address through Washington Connection <a href="https://www.washingtonconnection.org">www.washingtonconnection.org</a>, by mail, or by phone to the Community Services Customer Service Center at 1-877-501-2233.

## How will DSHS handle new applicants who come to DSHS for health care benefits?

All residents seeking free or more affordable health care coverage will apply through Healthplanfinder – an online portal that will process the applications. After they complete the online forms, applicants should know whether they qualify for reduced or no-cost health coverage.

## The application process will begin operating on Oct. 1, 2013. Coverage will begin Jan. 1, 2014.

New applicants who might be eligible for "Classic Medicaid" will be directed to Washington Connection portal to complete the forms.

People also can use that portal to apply for currently available medical assistance programs.

# Will the new Washington Healthplanfinder affect how people apply for other state benefits, such as Basic Food, child care or cash grants?

When people use the Washington Healthplanfinder to determine eligibility for medical care coverage, they will be informed if they qualify for other public assistance benefits administered through DSHS. People eligible for other benefits, will be directed to Washington Connection to fill out the necessary forms.

People looking for services other than health care can go directly to Washington Connection to apply online or visit a local Community Services Office to fill out the necessary paperwork.

## How do people who don't speak English or who have limited ability to speak English apply for coverage?

Washington Healthplanfinder will accommodate people who speak Spanish. For people who speak other languages, customer support will be available through community organizations or through toll-free interpreter services offered by the Healthplanfinder Customer Support Center beginning Sept. 1, 2013. Translated applications and customer information will be available for those who speak Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese.

## What if people don't have access to a computer?

Some hospitals, clinics and local organizations will assist people with submitting applications. Computers will be available at local Community Services Offices.

## Where can people go for more information?

For people currently receiving health care coverage through the state, or who want to apply now for free or low-cost health care coverage: www.washingtonconnection.org.

Medicaid Expansion: www.hca.wa.gov/hcr/me or medicaidexpansion2014@hca.wa.gov.

Washington Healthplanfinder, including a health insurance cost estimate calculator: www.wahealthplanfinder.org.

Long-term care services: www.altsa.dshs.wa.gov/

Treatment for addictions and mental health conditions: www.dshs.wa.gov/dbhr/

Services for people with developmental disabilities: www.dshs.wa.gov/ddd/

Affordable Care Act: www.healthcare.gov/law/full/index.html